PTO/SB/31 (09-06)

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			Docket Number (Optional)		
	NOTICE OF APPEAL FROM THE EXAMINER TO THE BOARD OF PATENT APPEALS AND INTERFERE		006979 111000		
	THE BOARD OF PATERIT APPEALS AND INTERPERE	NCES 006878.111800			
Thereby certify that this correspondence is being facetifile transmitted to the GETO or deposited with the United States Postal Service with George H. Butcher					
sufficient postage as first class mail in an envelope addressed to			George H. Butcher		
"Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313- 1450" [37 CFR 1.8(a)]		Application Number Filed July 31, 2001			
on					
Signa	ature	For METHOD OF STRUCTURING A CREDIT			
Turno	d or printed	Art Unit Examiner			
Pame		3628 Jennifer Liversedge			
Applicant hereby appeals to the Board of Patent Appeals and Interferences from the last decision of the examiner.					
The fee for this Notice of Appeal is (37 CFR 41.20(b)(1))				\$_500	
	Applicant claims small entity status. See 37 CFR 1.27. Therefore, the fee shown above is reduced by half, and the resulting fee is:				
	A check in the amount of the fee is enclosed.				
	Payment by credit card. Form PTO-2038 is attached.				
	The Director has already been authorized to charge fees in this application to a Deposit Account. I have enclosed a duplicate copy of this sheet.				
X	The Director is hereby authorized to charge any fees which may be required, or credit any overpayment to Deposit Account No. $\frac{50-1561}{}$. I have enclosed a duplicate copy of this sheet.				
X	A petition for an extension of time under 37 CFR 1.136(a) (PTO/SB/22) is enclosed.				
	WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.				
I am the					
П	applicant/inventor.		h	X//	
] [assignee of record of the entire interest.	_		Signature	
	See 37 CFR 3.71. Statement under 37 CFR 3.73(b) is enclosed.	Ban	ry J. Sch	indler	
	(Form PTO/SB/96)	Typed or printed name			
X	attorney or agent of record. Registration number 32,938	21	2-801-224	4	
		Telephone number			
	attorney or agent acting under 37 CFR 1,34. Registration number if acting under 37 CFR 1,34.	Mar	ch 15, 200	07	
	Date				
NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below*.					
*Total of forms are submitted					
\Box					

This confection of information is required by 17 CFR 41.3.1 The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to proceed) an application. Confederable by Specimen by 30 LGR - 10.2 and 10.2 CFR - 1.1.1, 1.6 and 41.5. This condiction is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed access of the complete of the compl